

FlexSystem is an IRS Code Section 125 Cafeteria Plan that enables employees to pay for eligible expenses on a pre-tax basis – an instant savings of nearly 30% for the employee! For you? Benefits costs are controlled without restricting choices, and you pay less in Social Security tax for every dollar of employee participation.

After a paperless on-line set up, employees place funds in predetermined benefit accounts through salary reduction. When a qualified expense is incurred, the employee submits a request and receives prompt reimbursement. With on-line administration and submission of Requests for Reimbursement, daily check processing, and direct deposit, *FlexSystem provides the industry's fastest turnaround of requests!*

FlexSystem offers employers:

- All-inclusive fees – no additional charges or hidden fees.
- A funding arrangement unique in the industry.
- Exclusive VeriFlex process to substantiate Requests for Reimbursement.
- Electronic transfer of Client funds to FlexSystem – no more cutting checks.
- No ties to any insurance or other employee benefit plan.
- Transportation benefit available at no additional cost.
- Mirror-imaging of payroll for fastest turnaround of reimbursements.
- 20+ years of experience.
- Audit guarantee.

FlexSystem offers employees:

- Requests for Reimbursement submissions via paper, fax, or on-line.
- 24-hour turnaround on reimbursements via Direct Deposit.
- Instant account status availability on-line or via FlexSystem's voice response system.
- Enrollment or re-enrollment on-line from the privacy of your home.
- FlexSystem Claim Card (debit card) for seamless real-time payments.
- Toll-free customer service, including a separate line for Participants.